

To: Bowman, Liz[Bowman.Liz@epa.gov]; Lyons, Troy[lyons.troy@epa.gov]; Dourson, Michael[dourson.michael@epa.gov]; Beck, Nancy[Beck.Nancy@epa.gov]
From: Jackson, Ryan
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I put this together with a few holes. In the meantime, can you guys look at the attached?

I think it's too wordy but I think this provides the explanation we are kind of looking for. Can you help refine further and fill in holes?